

# Schedule of Fees

The highlighted fee changes will go into effect beginning April 1, 2019.

<b>ATM:</b>	
Empty Deposit Envelope	\$20.00 Per envelope
<b>ATM / Debit Card:</b>	
ATM Card (Lost or Stolen)	\$5.00 Per card
ATM Service Charge (WSB and AllPoint® Network ATMs excluded)	\$2.00 Per transaction
ATM/Debit Card Point-of-Sale (POS) Transaction	\$0.50 Per transaction
Debit Card (Lost or Stolen)	\$10.00 Per card
<b>Bank Checks:</b>	\$7.00 Per check
<b>Bill-Pay:</b>	Free if used once monthly, otherwise \$5.95 per month
<b>Collection Items:</b>	
Domestic (including Canada)	\$20.00
International	\$35.00
<b>Counter Checks:</b>	\$1.00 Per check
<b>Early Closure:</b>	
Savings & Club accounts closed within 180 days of opening	\$25.00
<b>Foreign Currency (Travelex):</b>	
Service Charge	\$5.00
Priority Overnight Shipping	\$15.00
Next Day Shipping	\$12.00
<b>Inactivity Fee (Checking Account):</b>	\$5.00 Per month after one year of inactivity.
<b>Insufficient Funds:</b>	
Insufficient/ Uncollected Funds	\$34.00 Per item returned
Insufficient/ Uncollected Funds	\$34.00 Per item paid
<b>IRA Transfer:</b>	\$40.00 Per transfer (Unless transferring to Walden Investment Services)
<b>Legal Processing:</b>	\$100.00 (per information subpoena, attachment, levy, etc.)
<b>Lost Passbook:</b>	\$10.00 Per account

<b>Minimum Balance:</b>	
Savings Accounts with less than \$100.00 average monthly balance: \$3.00 per month (excludes Money Market Accounts, Club Accounts and School Savings Accounts)	
Advantage Checking Accounts will be imposed a fee of \$25.00 if the average balance in the account falls below \$5,000.00 in a statement cycle.	
<b>Money Orders:</b>	\$4.00 Each
<b>Overdraft Transfer:</b>	\$9.00 Per transfer of funds to checking account from another statement account to cover overdraft
<b>Photocopies / Print-outs:</b>	
Paid Checks	\$3.00 Per check plus applicable research fees (Also available on website free of charge)
Documents	\$3.00 Per page
Statements	\$5.00 Per statement plus applicable research fees
<b>Protest:</b>	\$25.00 Per check
<b>Reconciliation of Account:</b>	\$25.00 Per hour
<b>Reg D:</b>	
\$15.00 Per item in excess of six preauthorized transfers, automatic transfers, telephone transfers, checks, or debit card transactions per statement cycle.	
This fee applies only to Money Market, Statement Savings, and Advantage Savings Accounts.	
<b>Research:</b>	\$25.00 Per hour
<b>Returned Deposited Item:</b>	\$20.00 Per item
<b>Safe Deposit Box Rental:</b>	
Size 2"x5"x21"	\$35.00 Per year plus NYS Sales Tax
Size 3"x5"x21"	\$40.00 Per year plus NYS Sales Tax
Size 5"x5"x21"	\$65.00 Per year plus NYS Sales Tax
Size 3"x10"x21"	\$75.00 Per year plus NYS Sales Tax
Size 5"x10"x21"	\$90.00 Per year plus NYS Sales Tax
Size 7"x10"x21"	\$125.00 Per year plus NYS Sales Tax
Size 10"x10"x21"	\$135.00 Per year plus NYS Sales Tax

<b>Safe Deposit Box Rental: Cont'd.</b>	
Lost Key	\$25.00 Per box
Drilling	\$125.00 Per box
<b>Stop Payment:</b>	\$31.00 Per item
<b>Undeliverable Statement:</b>	\$12.00 Per statement returned by Post Office
<b>Wire Transfers:</b>	
Incoming	\$15.00
Outgoing	\$25.00
International (Outgoing)	\$50.00
<b>Additional Business Banking Fees that May Apply:</b>	
<b>ACH (Automated Clearing House):</b>	
Monthly Base:	\$35.00
Returned Items:	\$10.00
Notifications of Change Received:	\$10.00
<b>Business Bill Pay:</b>	Free if used once monthly, otherwise \$9.95 per month
<b>Cash Distribution Fee: (Monthly Cash Distributed)</b>	
\$0 - \$50,000:	No Fee
\$50,001 - \$100,000:	\$200 Per month
\$100,001 - \$250,000:	\$300 Per month
\$250,001 or more:	\$400 Per month
<b>Minimum Balance:</b>	
Business accounts with less than \$2,500.00 average monthly balance: \$5.00 per month (excludes non-profit organizations and business customers with a lending relationship of \$25,000.00 or more.)	
<b>Paper Statement:</b>	\$2.50 Per month
<b>Remote Deposit Capture (RDC):</b>	
Monthly:	\$40.00 (if average monthly balance below \$25,000.00)
Equipment:	May apply (refer to RDC contract)